

# Termination of continuation coverage

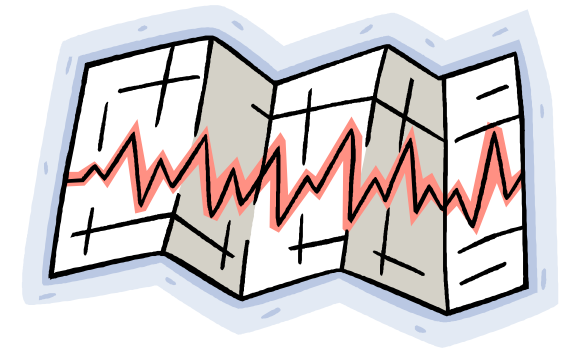
1. Nine months is the maximum benefit period.
2. Failure of the employee to pay premium to the employer by the date stated in the employer's notification will terminate coverage.
3. Continuation rights terminate if the employer terminates the group policy. If the employer replaces the group with a different insurance carrier, the employee is eligible to continue coverage on the new group plan.



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# Missouri Department of Insurance

**Continuation of  
Health Insurance for  
Missouri Small  
Employers**



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## Missouri Continuation Law

If the employer is insured under a certified plan, Missouri law allows an employee and dependents of an employer of less than 20 employees, whose health insurance benefits have terminated due to loss of employment to continue coverage for up to 9 months.

### Qualifying events for continuation of coverage

1. Voluntary or involuntary termination of employment
2. Death of the covered employee, surviving spouse is entitled to continuation.
3. Divorce of the covered employee, spouse is entitled to continuation.
4. Termination of dependent coverage due to age, is not a qualifying event.

**Example:** *Susie turns age 19 and is not a full-time student, Susie's coverage terminates and she is not eligible for continuation.*

## Qualifications for Continuation

1. Employee must have been insured on current employer's group health plan for 3 continuous months.

**Example:** *If Mary terminates her employment after having been insured on her current employer's group health plan for 2 months and on her prior employer's group health plan for 10 months, she will not be eligible for continuation.*

2. Employee will not be eligible for continuation if they are eligible for Medicare or any other group health insurance.

**Example:** *Joe's employment is terminated. Joe's wife is covered under her employer's group health plan. Because Joe is eligible for coverage under his wife's group plan, he is not eligible for continuation of his employer's plan.*



## Employee's Obligations

1. Employee must request continuation within 31 days of the date that their health coverage would terminate.
2. Employee must pay to the employer monthly the amount of premium required to continue the coverage. Premium cannot be more than the cost of the group rate to the employer.

## Employer's Obligations

Employer must notify their employee and dependent(s) in writing of the employee's obligations to continue their group coverage. This notice must be sent no later than the date, which the employee's coverage would terminate. This notice must include the amount of premium and the date that it is due. There is no grace period for employees to make this payment to the employer.